	Form 1 XU4		United District								Vol	untary Petition
	Name of Debtor (if individual, enter Last, First, Middle): Rives, King Dan					Name of Joint Debtor (Spouse) (Last, First, Middle): Rives, Marydel Hart						
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Marydel Hart Nelson					
Last four di		Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	r Individual-7	Гахрауег I.	D. (ITIN) No./Complete EIN
Street Addre	ress of Debto emington		-	and State)	_	ZIP Code	Street 621 Ral	Address of	Joint Debtor	*	reet, City, a	ZIP Code
County of F	Residence or	of the Prin	cipal Place o	f Busines		27616	Count	y of Reside	ence or of the	Principal Pla	ace of Busi	27616 ness:
Wake Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mailir		of Joint Debt	tor (if differer	nt from stre	eet address):
					Г	ZIP Code	:					ZIP Code
Location of (if different	Principal As from street	ssets of Bus address abo	siness Debtorove):	:			<u> </u>					l l
(Form		f Debtor	one hov)			of Business	3			of Bankrup Petition is Fi		Under Which
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtors (Check one box) □ Health Care Busine in 11 U.S.C. § 101 □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank □ Other				siness eal Estate a: 101 (51B)	s defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch of	napter 15 P a Foreign napter 15 P a Foreign	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding		
Each country	debtor's center y in which a fo g, or against d	oreign procee	eding	unde		the United S	e) zation tates	defined "incurr	are primarily continuity of the second of th	onsumer debts, § 101(8) as idual primarily		☐ Debts are primarily business debts.
Full Filin	Fil	•	heck one bo	κ)			one box: Debtor is a si	nall business	Chap debtor as defin	oter 11 Debto		D).
Filing Feattach sig debtor is Form 3A	ee to be paid in gned application unable to pay	n installments on for the cou fee except in	art's considerate in installments.	ion certifyi Rule 1006 7 individu	ing that the (b). See Office als only). Mu	Check Check Check BB.	if: Debtor's aggrare less than all applicable A plan is bein Acceptances	regate nonco \$2,490,925 (e boxes: ng filed with of the plan w	amount subject this petition.	ated debts (exc t to adjustment	luding debts on 4/01/16	(51D). s owed to insiders or affiliates) and every three years thereafter). e classes of creditors,
☐ Debtor 6	Administrates that estimates that estimates that ill be no fund	t funds will it, after any	l be available exempt prop	erty is ex	cluded and	administrat		es paid,		THIS	SPACE IS	FOR COURT USE ONLY
Estimated N 1- 49	Number of C. 50-99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated L \$0 to \$50,000	Liabilities S50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 15-03653-5-SWH Doc 1 Filed 07/02/15 Entered 07/02/15 14:45:14 Page 2 of 16

B1 (Omciai Fori	n 1)(04/13)		Page 2	
Voluntary		Name of Debtor(s): Rives, King Dan		
(This page mus	st be completed and filed in every case)	Rives, Marydel Hart	dditional about)	
· .	All Prior Bankruptcy Cases Filed Within Last		· · · · · · · · · · · · · · · · · · ·	
Location Where Filed:	Eastern District of North Carolina	Case Number: 14-05999 (13)	Date Filed: 10/15/14	
Location Where Filed:	See Attachment	Case Number:	Date Filed:	
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	an one, attach additional sheet)	
Name of Debto	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	E	xhibit B	
forms 10K ar pursuant to S	deted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).		
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Terri M. Weik	July 2, 2015	
		Signature of Attorney for Debtor(Terri M. Weik 37921		
	Exh	ibit C		
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	le harm to public health or safety?	
No.				
	Exh	ibit D		
_	eted by every individual debtor. If a joint petition is filed, early completed and signed by the debtor is attached and made at petition:	-	a separate Exhibit D.)	
Ī -	D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Information Regardin			
•	(Check any ap Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asse	ets in this District for 180	
	There is a bankruptcy case concerning debtor's affiliate, ge		-	
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal a in the United States but is a defend the interests of the parties will be serve	ssets in the United States in ant in an action or yed in regard to the relief	
	Certification by a Debtor Who Reside (Check all app		erty	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	d, complete the following.)	
	(Name of landlord that obtained judgment)	<u> </u>		
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment			
_	the entire monetary default that gave rise to the judgment in Debtor has included with this petition the deposit with the after the filing of the petition.	• •	•	
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(l))).	

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ King Dan Rives

Signature of Debtor King Dan Rives

X /s/ Marydel Hart Rives

Signature of Joint Debtor Marydel Hart Rives

Telephone Number (If not represented by attorney)

July 2, 2015

Date

Signature of Attorney*

X /s/ Terri M. Weik

Signature of Attorney for Debtor(s)

Terri M. Weik 37921

Printed Name of Attorney for Debtor(s)

Weik Law Office, P.C.

Firm Name

812 Salem Woods Drive Suite 102 Raleigh, NC 27615

Address

Email: weiklawecf@live.com

(919) 845-7877 Fax: (919) 845-7724

Telephone Number

July 2, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Rives, King Dan Rives, Marydel Hart

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹	7
- 2	۸
4	-

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

7	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

In re	King Dan Rives,	Case No.
	Marydel Hart Rives	

Debtors FORM 1. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

Location Where Filed	Case Number	Date Filed
Eastern District of North Carolina	13-33079 (7)	06/04/13
Eastern District of North Carolina	12-34306 (13)	07/23/12
Eastern District of North Carolina	10-36456 (13)	09/17/10

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of North Carolina (N.C. Exemptions)

In re	King Dan Rives Marydel Hart Rives		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit couns statement.] [Must be accompanied by a motion for det	teling briefing because of: [Check the applicable
1	09(h)(4) as impaired by reason of mental illness or mental
- · · · · · · · · · · · · · · · · · · ·	d making rational decisions with respect to financial
responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 10	09(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in	a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military con	nbat zone.
☐ 5. The United States trustee or bankruptcy acrequirement of 11 U.S.C. § 109(h) does not apply in the	dministrator has determined that the credit counseling is district.
I certify under penalty of perjury that the in	formation provided above is true and correct.
Signature of Debtor: /	/s/ King Dan Rives
ŀ	King Dan Rives
Date: July 2, 2015	

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of North Carolina (N.C. Exemptions)

In re	King Dan Rives Marydel Hart Rives		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
etatement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Marydel Hart Rives
Marydel Hart Rives
Date: July 2, 2015

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Eastern District of North Carolina (N.C. Exemptions)

In re	King Dan Rives Marydel Hart Rives		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury the	nat I have rea	ad the foregoing summary and schedules, consisting of _	32
	sheets, and that they are true and correct to the	he best of m	y knowledge, information, and belief.	
Date	July 2, 2015	Signature	/s/ King Dan Rives	
2 4.10		2181111111	King Dan Rives	
			Debtor	
Date	July 2, 2015	Signature	/s/ Marydel Hart Rives	
		~-6	Marydel Hart Rives	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Joint Debtor

United States Bankruptcy Court Eastern District of North Carolina (N.C. Exemptions)

In	re	King Dan Rives Marydel Hart Rives			Case No.	
		-		Debtor(s)	Chapter	13
		DISCLO	SURE OF COMP	ENSATION OF ATTOR	NEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
						3,515.00
		Prior to the filing of the	nis statement I have receive	d	\$	1,000.00
		Balance Due			\$	2,515.00
2.	\$_	310.00 of the filing	fee has been paid.			
3.	Th	e source of the compensa	ation paid to me was:			
		■ Debtor □	Other (specify):			
4.	Th	e source of compensation	n to be paid to me is:			
		■ Debtor □	Other (specify):			
5.		I have not agreed to sha	are the above-disclosed cor	mpensation with any other person u	ınless they are mem	bers and associates of my law firm.
				nsation with a person or persons w		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	b. c.	Preparation and filing o Representation of the de [Other provisions as nee Exemption plan	f any petition, schedules, sebtor at the meeting of crededed] nning, Means Test prep	ndering advice to the debtor in dete tatement of affairs and plan which litors and confirmation hearing, and paration and any other service ired by Local Bankruptcy Rule	may be required; d any adjourned hea es rendered if spe	urings thereof;
7.	Ву	Representation	of the debtors in any or sary proceedings, and		ial lien avoidanc	es, relief from stay actions or nt fee agreement or excluded
				CERTIFICATION		
this		ertify that the foregoing is kruptcy proceeding.	is a complete statement of a	any agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
Dat	ted:	July 2, 2015		/s/ Terri M. Weik		
		•		Terri M. Weik 3792		
				Weik Law Office, I 812 Salem Woods		
				Suite 102		
				Raleigh, NC 27615 (919) 845-7877 Fa		4
				weiklawecf@live.c		

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA (N.C. EXEMPTIONS)

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of North Carolina (N.C. Exemptions)

In re	King Dan Rives Marydel Hart Rives		Case No.	
		Debtor(s)	Chapter	13
				-,-

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

King Dan Rives Marydel Hart Rives X	/s/ King Dan Rives	July 2, 2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) X	/s/ Marydel Hart Rives	July 2, 2015
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Eastern District of North Carolina (N.C. Exemptions)

In re	King Dan Rives Marydel Hart Rives		Case No.	
	•	Debtor(s)	Chapter	13
The abo		FICATION OF CREDITOR M.		of their knowledge.
Date:	July 2, 2015	/s/ King Dan Rives King Dan Rives		
		Signature of Debtor		
Date:	July 2, 2015	/s/ Marydel Hart Rives		
	•	Marydel Hart Rives		

Signature of Debtor

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P.O. Box 7346 P.O. Box 27412 Philadelphia, PA 19101-7346 Richmond, VA 23269 P.O. Box 1771 Raleigh, NC 27602

NC Department of Revenue Bankruptcy Unit P.O. Box 1168 Raleigh, NC 27602

Commonwealth Radiology, PC 1508 Willow Lawn Dr. Suite 117 Richmond, VA 23230

Duke University Health S* Attn: Bankruptcy Dept. 5213 South Alston Avenue Durham, NC 27713

Ace Cash Express 1231 Greenway Drive Suite 600 Irving, TX 75038

County of Henrico, Virginia Entrust Federal Credit U Department of Finance P.O. Box 90775 Henrico, VA 23273

1801 Dabney Rd. Richmond, VA 23230

AFS Acceptance LLC 101 NE 3rd Ave. Suite 2000

Credit Acceptance CorporationErnell Maurice Savage, J Attn: Bankruptcy Dept. 9660 Falls of Neuse 25505 West Twelve Mile Road Suite 138 Fort Lauderdale, FL 33301 Southfield, MI 48034 Raleigh, NC 27615

4 Westchester Plaza Building 4 Elmsford, NY 10523

American Medical Collection Agenical and Delancy McAuley 1423 Concord Church Rd. Roxboro, NC 27574

GC Services Limited Part Collection Agency Divisi 6330 Gulfton Houston, TX 77081

Associated Urologies of NC, PMankos Gordon, P.C. 3821 ED Drive 3821 ED Drive Raleigh, NC 27612

1360 E. Parham Rd. Suite 200 Henrico, VA 23228

Hammerhead Pool ServicesI 5621 Departure Dr. Suite 106 Raleigh, NC 27616

Brownlee Law Firm, PLLC 4020 WestChase Blvd. Suite 530 Raleigh, NC 27607

Diamond Dog House, LLC 1712 Ellen Rd Richmond, VA 23230

KRS Holdings, Inc. d/b/a Great Richmond Rentals 2000 W Club Ln. Richmond, VA 23226

Capital One * Bankruptcy Notification P.O. Box 30285 Salt Lake City, UT 84130

2305 North Parham Road Suite 3 Henrico, VA 23229

Dominion Behavioral Health Inbafayette, Ayers, Whitlo Crossridge Professional P 10160 Staples Mill Road, \$ Glen Allen, VA 23060

Chase Receivables 1247 Broadway Sonoma, CA 95476

Dr. George A. Oley, III PLC LCA Collections 9030 Three Chopt Rd., Ste. A P.O. Box 2240 Henrico, VA 23229

Burlington, NC 27216

City of Richmond P.O. Box 26060 Richmond, VA 23274

DRS Overton Wiley Kirchmier TNeurosurgical Associates Department of Public Utilities 0410 Ridgefield Pkwy Midlothian Office Henrico, VA 23233

10710 Midlothian Tnpk, Sul Richmond, VA 23235

1651 N. Parham Rd. Henrico, VA 23229

500 Technology Dr. #550 Weldon Spring, MO 63304

Optimum Outcomes, Inc. 2651 Warrenville Rd. Ste. 500 Downers Grove, IL 60515 WakeMed Health & Hospitals *
Attn: Bankruptcy Dept.
P.O. Box 29516
Raleigh, NC 27626

Prestige Financial 1420 500 W Salt Lake City, UT 84115

PSNC Energy P.O. Box 100256 Columbia, SC 29202-3256

Raleigh Pathology Lab Assoc., PA P.O. Box 6241 Christiansburg, VA 24068

Richmond Emergency Physicians P.O. Box 79013 Baltimore, MD 21279

Richmond Specialty Group 3 Maryland Farms Ste. 250 Brentwood, TN 37027

RVA Pediatrics PC 10410 Ridgefield Pkwy Henrico, VA 23233

Stanley Steemer 121 Black Forty Drive Winston Salem, NC 27127

Synchrony Bank (QVC) *
Attn: Bankruptcy Department
P.O. Box 965060
Orlando, FL 32896-5060